

Why Purchase *Travel Insurance*?

Unfortunately, many things can happen that might cause you to cancel your travel plans or cut them short. Without adequate protection, you can lose your travel investment or incur significant medical expenses. The Travel Protection Plan Plus, which includes the TuGo Explorer policy, can protect you if your trip is cancelled or interrupted. Combined with WorldStrides' Cancel For Any Reason Waiver, this travel insurance policy is an easy, affordable way to protect your educational travel investment, making your travel worry-free at only \$28 per day. Some of the key inclusions are:

TRIP CANCELLATION AND TRIP INTERRUPTION

Covered reasons include unexpected medical conditions and/or death of the insured or a family member, natural disasters, travel advisories, self-quarantine/self-isolation, accident on the way to departure, schedule changes of the common carrier, missed connections, the loss or theft of a passport or travel visa, and more. COVID-19 is a covered reason for both Trip Cancellation and Trip Interruption, if an individual tests positive within 14 days of departure, or on tour.

SCHOOL BOARD CANCELLATIONS

In the event your trip is cancelled by the School Board or association/organization that approved your tour (due to risk of harm or labour strikes), the Travel Protection Plan Plus includes full coverage of all cancellation fees, up until the day before departure with a full refund minus the cost of the insurance policy. The Travel Protection Plan Plus must be purchased within 10 days of enrolment to have this coverage. Note: as a pre-existing risk, COVID-19 is not a covered reason under the school board cancellation clause.

CANCEL FOR ANY REASON WAIVER

If your cancellation doesn't fall under the "covered" reasons of the TuGo Explorer policy, the Cancel for Any Reason benefit (provided by WorldStrides Canada) allows you to claim 75% of the cancellation fee, regardless of the reason you are cancelling. You simply need to have purchased the Travel Protection Plan Plus within 10 days of enrolment and cancel more than 2 days before your scheduled trip departure date.

ON-TOUR MEDICAL AND EMERGENCY COVERAGE

If you have a serious illness or injury, the last thing you want to worry about is getting the care you need. The TuGo Explorer policy gives you peace of mind with benefits that cover (up to the plan's limits) everything from medical expenses incurred during your trip, to special transportation (such as an air ambulance), or even having a family member flown to your destination to be by your side if hospitalized.

BAGGAGE DELAYS

You arrive at your destination, but your baggage is not there to meet you. What do you do? If you have travel protection, you can claim some necessities to get you through the next day or two, or purchase replacement items if your baggage and personal effects are lost or damaged.

TRAVEL DELAYS

Sometimes the journey is half the adventure—but not when you're held up at the airport. The TuGo Explorer policy covers meals and accommodation expenses if your flight is delayed for more than four hours.



Learn More

For complete details of the plan and your coverage

WorldStrides.ca/Travel-Insurance